

Certificate Number: 01095-TXN-DE-007218977

Bankruptcy Case Number: 09-70207

CERTIFICATE OF DEBTOR EDUCATION

I certify that on June 1, 2009, at 10:15 o'clock AM CDT,

Raymond Leon Tice completed a course on personal financial
management given in person by

Walter O'Cheskey,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Northern District of Texas.

Date: June 1, 2009

By /s/Marsha H Morgan

Name Marsha H Morgan

Title Financial Management educator